

# Price list for products and services for private individuals

## Part 1

We are continuously developing our services. Thus, for better orientation, our price list is split into two parts. The first part includes the currently offered products and services, while the other mainly consists of obsolete products and services. Both parts together form the Price list of products and services for private individuals. You may be using services from both parts of the Price list and thus we recommend that you always use the Price list along with the relevant agreement, the General business conditions of Raiffeisenbank a.s., the product conditions and technical conditions, if applicable. Items including information "incl. VAT" are subject to VAT in compliance with tax legislation. Item not including information about VAT are VAT exempt in compliance with tax legislation.

This price list is effective as of 1.5.2026

Contents	Page
1. Price plans	2
2. Accounts and deposits	2
3. Payment methods and cash transaction	3
4. Direct banking	4
5. Payment cards	5
6. Loan products	6
7. Insurance	7
8. Other services	7

## 1. Price plans

### 1.1. Fees

AKTIVNÍ účet, CHYTRÝ účet and EXKLUZIVNÍ účet are price plans for consumers, provided as service packages. The below services are either included in the price for the plan or are charged separately. The price for the plan is charged in full even if you do not use all the included services. An overview of services included in the price plans is also available at [www.rb.cz](http://www.rb.cz) in the Price list section – Price plan overview. Opening an account that is subject to any of the price plans does not require taking out or using other services that are not directly related to the account, yet are included in the price for the plan.

Item Name	AKTIVNÍ účet	CHYTRÝ účet	EXKLUZIVNÍ účet
1. Fee	CZK 49	free	free <sup>1)</sup>
2. Fee if the account is not actively used	CZK 49	free	CZK 299 per month
3. Flat rate fee with "Offer for students and children" <sup>2)</sup>	free	cannot be applied	
4. Maintenance of each secondary currency of the account <sup>3)</sup>	included	CZK 29 per month	included
5. RB exchange <sup>4)</sup>		CZK 39 per month	included
1) For EXKLUZIVNÍ účet, it means that the sum of deposits and investments of the Account holder (deposits mean the sum of positive balances of accounts and term deposits; investments are considered as the price of investment instruments under the bank's management), being in the position of a consumer, held with the bank as of the last day of the month amounts to at least 1,500,000 CZK (or an equivalent amount in another currency)			
OR			
Incoming payments in the total amount of at least CZK 50,000 will be credited to the Account per month, and at the same time, at least 10 transactions will be made at online or brick-and-mortar Merchants using a debit or credit card issued by the Bank for the Client's Account or Card Account in the month, and these card transactions will subsequently be posted. However, only the two payments with the highest amount will be counted towards incoming payments in the month. Incoming payments do not include transfers between accounts of the same Client, transfers from term deposits, accrued interest and incoming/reverse card transactions. Active account usage is assessed for the calendar month preceding the month for which the fee is charged.			
2) The conditions under which a discount for students and children can be obtained are stipulated in the rules for the "Offer for students and children" marketing event. You can find the aforementioned document at <a href="http://www.rb.cz">www.rb.cz</a> or it can be provided to you at any point of sale.			
3) The price for maintaining a secondary currency folder is charged if there is any movement registered in the currency folder of the account during the billing period or if the balance as of the billing date is equal to or exceeds CZK 100 or an equivalent amount in a foreign currency.			
4) The Client may, within the RB exchange, execute Payment Transactions up to a maximum monthly volume of CZK 20,000 for CHYTRÝ účet, CZK 40,000 for AKTIVNÍ účet, or CZK 80,000 for EXKLUZIVNÍ účet.			
Note: Protected accounts that clients may apply for pursuant to Act No. 99/1963 Coll. are opened and maintained free of charge (including secondary currency folders). Prices applicable to other services provided on protected accounts are subject to the AKTIVNÍ účet price plan, only a debit card Debit MasterCard STANDARD may be provided.			

## 2. Accounts and deposits

### 2.1. Savings accounts

The amounts of fees applicable to current accounts with the CHYTRÝ účet price plan apply to fees for Payments and Cash Operations and for Direct Banking under all currently offered savings accounts. The currently offered savings accounts are listed in the Interest Rates List available at [www.rb.cz](http://www.rb.cz).

Item Name	Term deposits	Savings accounts
1. Savings account/term deposits maintenance		included
2. Early withdrawal	2% of the early withdrawn amount, min. 1,000 CZK	cannot be applied

### 3. Payment methods and cash transaction

#### 3.1. Cashless domestic payments (in CZK)

Item Name	AKTIVNÍ účet, CHYTRÝ účet	EXKLUZIVNÍ účet
<b>1. Payments</b>		
1.1. Incoming payment / Instant payment		included
1.2. Outgoing payment / Instant payment input by Internet banking or mobile banking		included
1.3. Entering the data of the electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 100	included
1.4. Outgoing payment input by internet banking or mobile banking as an express payment	CZK 100	included
1.5. Entering the data of the express electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 200	included
<b>2. Standing payment orders / Direct debit orders / Direct debit / SIPO / Intelligent saving</b>		
2.1. Setting or changing at a point of sale / Telephone banking	CZK 100	included

#### 3.2. Cashless Foreign Payment Transactions

Item Name	AKTIVNÍ účet	CHYTRÝ účet	EXKLUZIVNÍ účet
<b>1. Incoming/Outgoing payments</b>			
1.1. Incoming/Outgoing credit transfer in EUR within EEA <sup>1)</sup>		included	
1.2. Incoming/Outgoing payment in CZK from and to Tatra banka a.s. based in Slovakia		included	
1.3. Surcharge for express Outgoing credit transfer in EUR within EEA	CZK 100		included
1.4. Surcharge for express Outgoing credit transfer other than specified under point 1.1.		CZK 500	
1.5. Other Incoming/Outgoing payment not specified in previous lines 1.1. to 1.4. <sup>2)</sup>	First two incoming or outgoing payments included, other 1% of payment amount, min. CZK 300, max. CZK 1,200 / 1% of payment amount, min. CZK 300, max. CZK 1,500 <sup>3)</sup>	1% of payment amount, min. CZK 300, max. CZK 1,200 / 1% of payment amount, min. CZK 300, max. CZK 1,500	included / first two outgoing payments included, other 1% of payment amount, min. CZK 300, max. CZK 1,500
<b>2. Other monetary performance in connection with Foreign Payment Transactions</b>			
2.1. Entering the data of the electronic Payment Order with the cooperation of a bank's employee at the Point of sale or by Telephone banking		CZK 100	
2.2. Price of other services agreed in Technical Conditions and connected with Cashless Foreign Payments. Fee is charged for the service.		CZK 500 + costs paid to other banks	
1) EEA - The European Economic Area, which includes the European Union, Iceland, Norway and Liechtenstein.			
2) For outgoing payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.			
3) Two payments are included, est. two incoming payments / two outgoing payments / one incoming and one outgoing payment.			
Note: In case of Incoming and Outgoing payments in EUR, where account of Payer and Payee is maintained in euro currency by credit institution, which is a member of the Raiffeisen Financial Group (the list is available on <a href="http://www.rb.cz">www.rb.cz</a> ), the final fee for its processing calculated according to the rules in section 3.2. Cashless Foreign Payment Transactions is reduced by 20 %.			

### 3.3. Cash transactions

Item Name	AKTIVNÍ účet, CHYTRÝ účet, EXKLUZIVNÍ účet
1. The first deposit and withdrawal in each calendar month	included
2. The second and next deposit in each calendar month	CZK 49
3. Surcharge for cash deposit to an account, if the deposit is not made by the account holder/a signatory and provided it is not the bank's receivable	CZK 150
4. The second and subsequent withdrawals in each calendar month	CZK 150
5. Surcharge for the withdrawal of cash over CZK 500,000 or its equivalent in foreign currency	0.15 % of the withdrawn amount in a day
6. Compensation for the Bank's cost upon non-collection or partial non-collection of cash on the requested day	1 % of the unwithdrawn amount
7. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	free
8. Transfer of funds crediting an account held with another financial institution in the CR	3 % of the amount deposited, min. CZK 250

### 3.4. Other

Item Name	AKTIVNÍ účet, CHYTRÝ účet, EXKLUZIVNÍ účet
1. The receive of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business)	20 % of the amount of received, min. CZK 150
2. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, over 100 pieces from one nominal value <sup>1)</sup>	5 % of the amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 150
3. Processing of coins over 100 pieces from one nominal value <sup>1)</sup>	5 % of the amount exceeding 100 coins of a particular nominal value, min. CZK 150
4. Issuance of a book with 10 withdrawal slips or 20 withdrawal slips	CZK 20 per slip
1) Number of banknotes and coins are counted during one day; fee is paid only for exchanged or processed banknotes and coins over the defined limit.	

## 4. Direct banking

### 4.1. Security features

Item Name	AKTIVNÍ účet, CHYTRÝ účet	EXKLUZIVNÍ účet
1. Mobile Electronic Key (MEK) to sign into internet banking	free	
2. Newly generated I-PIN and T-PIN	CZK 100	
3. Access to the account via Personal Electronic key (OEk)	CZK 89 per month per account	
4. Sending of requested information by text message	CZK 4	included

### 4.2. Services via Contact center

Item Name	Contact center
1. Change of E-commerce settings (enable or disable online transactions for a debit or credit card)	CZK 100
2. Debit card activation	CZK 100
3. Change of debit card limits	CZK 100
4. Change of contact details (address or telephone number)	CZK 100
5. Balance or available limit check	CZK 100

## 5. Payment cards

### 5.1. Debit cards

Item Name	AKTIVNÍ účet	CHYTRÝ účet	EXKLUZIVNÍ účet			
<b>1. Card administration <sup>1)</sup></b>						
1.1. Debit MasterCard STANDARD, VISA Classic	included two debit cards / each other plastic card CZK 65 per month and a free virtual card	included one debit card / each other plastic card CZK 65 per month and a free virtual card	included two debit cards / each other plastic card CZK 65 per month and a free virtual card			
1.2. Debit MasterCard GOLD, Visa GOLD	CZK 149 per month plastic and virtual card		included two debit cards / each other CZK 149 per month plastic and virtual card			
1.3. Equa GOLD card	CZK 99 per month plastic and virtual card					
<b>2. Card transactions</b>						
2.1. Cash withdrawal from ATMs in the Czech Republic or from ATMs abroad <sup>2)</sup>	included					
2.2. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 99					
2.3. Exchange rate surcharge	0.49% of the value of the middle exchange rate for the respective transaction currency by the bank's list of exchange rate					
<b>3. Other services</b>						
3.1. Express issuance of a card, express issuance of a regenerated PIN	CZK 2,000					
1) Equa GOLD card is discontinued; new cards cannot be issued. A plastic card means a card issued in plastic form, including its digital storage in a mobile wallet or smartwatch.						
2) The aforementioned fees for cash withdrawals by a card from an ATM do not include fees whose payment can be, in connection with a withdrawal, requested by the ATM operators where the Card Holder is expressly notified of such fee on the ATM screen and has to consent to it prior to making the withdrawal.						

### 5.2. Credit cards

Item Name	Credit cards
<b>1. Card administration</b>	
1.1. Primary card RB PREMIUM	CZK 199 per month / included in tarif EXKLUZIVNÍ účet
1.2. Primary card STYLE	CZK 50 per month
1.3. Primary card EASY	free
1.4. Primary card Visa Gold	CZK 199 per month
1.5. Primary card O2 RB	CZK 89 per month
1.6. Supplementary card	free
<b>2. Card transactions</b>	
2.1. Cash withdrawal (excluding Cash Back)	3,5 % of the withdrawn amount, min. CZK 89 / RB PREMIUM for free <sup>1)</sup>
2.2. Exchange rate surcharge	0,49 % of the value of the middle exchange rate for the respective transaction currency as per the Bank's List of Exchange Rate
<b>3. Card repayment and services for a card</b>	
3.1. Minimum amount due	3,2 % of the total outstanding amount, min. CZK 200
3.2. Kredit Info	CZK 19 per month
3.3. Direct debit for the total outstanding amount	CZK 29 per month
3.4. Express issuance of a card	CZK 2,000
1) The aforementioned fees for cash withdrawals by card from an ATM do not include fees whose payment can be, in connection with a withdrawal, requested by ATM operators, where the Card Holder is expressly notified of such fee on the ATM screen and has to consent to it to make the withdrawal.	

## 6. Loan products

### 6.1. Personal overdraft

Item Name	AKTIVNÍ účet	CHYTRÝ účet	EXKLUZIVNÍ účet
1. Provision of personal overdraft including renewed drawdown option	included	CZK 200	included
2. Use of personal overdraft in any given month	included	CZK 90	included
3. Provision and maintenance of Personal overdraft reserve of CZK 1,000		included	

### 6.2. Mortgages

The following are considered to be mortgage loans: Klasik, Klasik Plus, Variabilní hypotéka, Offsetová hypotéka, EQUA product, Flexi, Stabilita, Stabilita Invest, Americká hypotéka Univerzál, Americká hypotéka, Minimax and loans provided under mortgage loan agreements with eBanka, a.s., ID No: 00562246.

Item Name	Item Price
<b>1. Banking services related to the provision of mortgage</b>	
1.1. Assessment of the application for providing a Universál mortgage, offset mortgage, and variable interest rate mortgage	CZK 4,900
1.2. Fee for property valuation	CZK 5,900
1.3. Change of the Contract proposal requested by the Client consisting in individual modification of the contractual provisions according to the Client's request	CZK 9,900
<b>2. Financial performance during the Contract term</b>	
2.1. Administration of a loan	free; for loans granted until January 1, 2013, it amounts to CZK 150 per month
2.2. Loan drawing after proposal of the pledge entry into the cadaster	CZK 1,900
2.3. The second and each additional loan drawing	CZK 800 per drawdown
2.4. Express loan drawing (until the next Banking working day)	CZK 2,900
2.5. Fee for reserving Funds (the Bank's entitlement to the payment of the fee does not arise if the Client draws at least 50 % of the total loan limit)	CZK 29,900
2.6. A photocopy of a document drawn up in connection with a mortgage loan	CZK 500 (incl. VAT) per each document
2.7. Acquisition of document from the Land Registry via remote access	CZK 300 (incl. VAT)
<b>3. Contract change</b>	
3.1. Changing the Contract requested by the Client consisting in the assumption of the debt by the new debtor	CZK 9,900
3.2. Changing the Contract requested by the Client (with the exception of the changes mentioned in Articles 1.3. and 3.1.)	CZK 4,900
3.3. Fee for extending the drawdown period	CZK 4,900 + 0.1 % of the loan limit not used within the drawdown period for each and already started month of the extension
<b>4. Confirmations and statements</b>	
4.1. Compiling and sending extraordinary confirmation of interest paid requested by the Client	CZK 250
4.2. Issuance of a duplicate statement from the loan account, confirmation, statement, information, consent or other document at the Client's request (including a document issued for a loan already repaid)	CZK 500 (incl. VAT)
4.3. Ensuring the submission of a proposal for the registration of the creation or termination of a lien in the real estate cadastre to the relevant cadastral office	CZK 2,500 (sending documents for the creation or termination of a lien to the cadastral office + administrative fee to the cadastral office)

## 7. Insurance

 Back to contents

The fee is billed in the event that the agreed to insurance is valid at least one day in the month.

### 7.1. Insurance provided to current account

Item Name	Insurance
1. Single accident insurance OPORA offered to 16.5.2025	CZK 149 per month
2. Family accident insurance OPORA offered to 16.5.2025	CZK 299 per month
3. Single accident insurance OPORA offered from 17.5.2025	CZK 189 per month
4. Family accident insurance OPORA offered from 17.5.2025	CZK 359 per month

### 7.2. Insurance provided to debit and credit cards

Item Name	Insurance
1. Travel insurance NAPLNO <sup>1)</sup>	CZK 139 per month
2. Bodyguard	CZK 89 per month
3. Balance cancellation insurance	1% monthly of the total outstanding amount as of the statement date

<sup>1)</sup> Insurance can be taken out with a debit card only.

### 7.3. Insurance provided to loan products

Item Name	Insurance
1. Payment protection insurance for personal loan offered from 22.6.2024	11,9% of the monthly instalment
2. Payment protection insurance - mortgages offered from 21.2.2026	9,9 % of the monthly instalment

## 8. Other services

### 8.1. Other services

Item Name	EXKLUZIVNÍ účet, AKTIVNÍ účet, CHYTRÝ účet
1. Compiling and delivering a statement	CZK 80
2. Issue of a confirmation	CZK 200 including VAT
3. Rental of a safety deposit box at selected points of sale - Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
4. Mail / SWIFT	CZK 80 / 150 including VAT per message
5. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 499
6. Non-standard services (investigation of payments, search for documents) and other services not expressly specified in the price list	CZK 200 including VAT (for each 15 minutes commenced) + actual expenses